

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for managing a financial account for a consumer, comprising:

providing the financial account to the consumer; ~~wherein the financial account is associated with~~

providing a reward incentive parameter indicating that indicates a  
predetermined amount of reward points to associate ~~that will be associated~~ with the financial account based on a predetermined payment amount to the financial account;

receiving a payment for a particular amount to the financial account; ~~and~~  
determining an amount of reward points to associate with the financial account based on the reward incentive parameter and the received payment amount; and

associating the determined amount of reward points with the financial account,

wherein determining the amount of reward points includes reducing the amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date, and wherein the determined amount of reward points can be used to receive a consumer good.

2. (Canceled).

3. (Canceled).

4. (Canceled).

5. (Currently Amended) The method of claim [[2]] 1, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

6. (Currently Amended) The method of claim [[2]] 1, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is received before a the payment due date.

7. (Currently Amended) The method of claim 1, wherein determining an amount of reward points further comprises:

determining the amount of reward points to associate with the financial account based on ~~an~~ the amount of the received payment and a reward distribution parameter.

8. (Original) The method of claim 7, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

9. (Original) The method of claim 8, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

10. (Currently Amended) The method of claim 1, further comprising:  
determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on ~~a total~~ the determined amount of reward points associated with the financial account; and  
providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

11. (Currently Amended) A system for managing a financial account for a consumer, comprising:

means for providing the financial account to the consumer; ~~wherein the financial account is associated with~~

means for providing a reward incentive parameter for the financial account that indicates ~~indicating~~ a predetermined amount of reward points to associate that ~~will be associated~~ with the financial account based on a predetermined payment amount to the financial account;

means for receiving a payment for a particular amount to the financial account; and

means for determining an amount of reward points to associate with the financial account based on the reward incentive parameter and the received payment amount; and

means for associating the determined amount of reward points with the financial account.

wherein the means for determining the amount of reward points includes means for reducing the determined amount of reward points based on a

determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date,  
and wherein the determined amount of reward points can be used to receive a consumer good.

12. (Canceled).

13. (Canceled).

14. (Canceled).

15. (Currently Amended) The system of claim [[12]] 11, wherein the means for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

16. (Currently Amended) The system of claim [[12]] 11, wherein the means for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is received before a the payment due date.

17. (Currently Amended) The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for determining the amount of reward points to associate with the financial account based on ~~an~~ the amount of the received payment and a reward distribution parameter.

18. (Original) The system of claim 17, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

19. (Original) The system of claim 18, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

20. (Currently Amended) The system of claim 11, further comprising:  
means for determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on ~~a total~~ the determined amount of reward points associated with the financial account; and

means for providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

21. (Currently Amended) A computer-readable medium including instructions for performing a method, when executed by a processor, for managing a financial account for a consumer, the method comprising:

providing the financial account to the consumer; ~~wherein the financial account is associated with~~

providing a reward incentive parameter for the financial account that indicates ~~indicating~~ a predetermined amount of reward points to associate ~~that will be associated~~ with the financial account based on a predetermined payment amount to the financial account;

receiving a payment for a particular amount to the financial account; ~~and~~

determining an amount of reward points to associate with the financial account based on the reward incentive parameter and the received payment amount; and

associating the determined amount of reward points with the financial account,

wherein determining the amount of reward points includes reducing the determined amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date, and wherein the determined amount of reward points can be used to receive a consumer good.

22. (Canceled).

23. (Canceled).

24. (Canceled).

25. (Currently Amended) The computer-readable medium of claim [[22]] 21, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

26. (Currently Amended) The computer-readable medium of claim [[22]] 21, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is received before a the payment due date.

27. (Currently Amended) The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

determining the amount of reward points to associate with the financial account based on ~~an~~ the amount of the received payment and a reward distribution parameter.

28. (Original) The computer-readable medium of claim 27, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

29. (Original) The computer-readable medium of claim 28, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

30. (Original) The computer-readable medium of claim 21, the method further comprising:

determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on ~~a total~~ the determined amount of reward points associated with the financial account; and

providing an indication to the customer reflecting a result of the determining whether the customer is eligible for one or more consumer goods.

31. (New) A method for managing a financial account for a consumer, comprising:

providing the financial account to the consumer;

providing a reward incentive parameter for the financial account that indicates a first amount of reward points to associate with the financial account based on a predetermined payment activity associated with the financial account;

receiving a payment for a particular amount for the financial account;

determining a second amount of reward points to associate with the financial account based on the reward incentive parameter and the received payment amount;

determining a third amount of reward points based on at least one of the amount of the received payment or the date of the received payment;

modifying the second amount of reward points based on the third amount of reward points; and

associating the third amount of reward points with the financial account, wherein the third amount of reward points can be used to receive a consumer good.

32. (New) The method of claim 31, wherein determining the second amount of reward points further comprises:

multiplying the first amount of award points by a predetermined ratio of the received payment amount.

33. (New) The method of claim 31, wherein determining the third amount of reward points further comprises:

evaluating the received payment relative to a minimum payment amount for the financial account; and

determining the third amount of reward points based on the evaluation.



34. (New) The method of claim 31, wherein determining the third amount of reward points further comprises:

evaluating the received payment relative to a payment due date for the financial account; and

determining the third amount of reward points based on the evaluation.

35. (New) The method of claim 33, wherein modifying the second amount of reward points based on the third amount of reward points further comprises:

if the received payment exceeds the minimum payment amount for the financial account, adding the third amount of reward points to the second amount of reward points; and

if the received payment is below a minimum payment amount for the financial account, subtracting the third amount of reward points from the second amount of reward points.

36. (New) The method of claim 34, wherein modifying the second amount of reward points based on the third amount of reward points further comprises:

if the received payment is received before the payment due for the financial account, adding the third amount of reward points to the second amount of reward points; and

if the received payment is received after the payment due for the financial account, subtracting the third amount of reward points from the second amount of reward points.